



Labor & Industries Tips:

FOR BUSINESSES

How to make accident reports work for everybody

You *can* hold down the cost of industrial insurance. You *aren't* helpless. Your premiums *don't* have to keep rising.

Even before an injured worker is granted a workers' comp claim for benefits, you have a chance to get your story to the Labor and Industries' people who make the decisions. And if a claim is accepted, you have many opportunities to make your point.

Here are a few tips:

- **Make sure you complete the employer's report** of an injury. This is your first — and in some ways the most important — chance to let Labor and Industries know your side of the story, especially if you question an injury claim. Provide as much information as you can. Don't just repeat the employee's statements. This is where an objective in-house investigation can help.
- **If you want more information on a claim, don't hesitate to write or pick up the phone and call us.** Labor and Industries has 23 service centers around the state. If you can't get help locally, call the L&I claims manager assigned to the claim.
- **Don't delay.** If an injured worker files a claim accompanied by a doctor's statement granting eligibility for time-loss benefits, Labor and Industries has to send the first check within 14 days. That's the law. So you have just two weeks for your first response in time-loss cases. Other deadlines might range from 20 days to two months, so you always have to act promptly.
- **Know your appeal rights.** You have essentially the same status in a workers' comp claim as the worker. You may appeal, protest or receive information just like your injured worker.
- **Learn how to tell what kind of order you've received.** If you've received a non-binding (interlocutory) order, the sheet will say so. For instance, a non-binding order would go out in time-loss cases to inform you that benefits have been authorized. You could save money by letting us know immediately if the injured employee actually returned to work and didn't qualify for time-loss. You also can send us a protest letter if you don't agree with the order.

If you've received a binding (determinative) order, the sheet will contain specific information about your appeal rights. Often you have to take action within 60 days. Don't procrastinate.

In a nutshell, if you take an active role in dealing with workers' comp claims, and communicate your side of the story, you'll have a much better chance of protecting yourself from unnecessary claims payments. Again, these things aren't easy, but the results can show up in your bank balance.

To assist you further, Labor and Industries offers more than 1,000 no-fee workshops statewide each year to help you avoid workplace injuries and occupational diseases, and to advise you on the best ways to be involved with your worker after an injury. Contact your local L&I office for workshop availability in your area.

